Certificate Number: 05781-PAE-DE-033869479

Bankruptcy Case Number: 16-12863



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 26, 2019</u>, at <u>11:04</u> o'clock <u>AM PST</u>, <u>Kim Lindsay</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: December 26, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President